

News Release

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CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE ANNOUNCES METLIFE AS A NEW PARTNER

SACRAMENTO - An innovative alliance between the California Department of Health Services' California Partnership for Long-term Care (CPLTC) and the Metropolitan Life Insurance Company (MetLife) will provide Californians with more options to plan ahead for their potential long-term care needs, Dr. Gilberto F. Chavez, chief medical officer of the California Department of Health Services, announced today.

MetLife, a leading international provider of insurance to individuals and institutional organizations, has been approved by the CPLTC to offer group and individual long-term care insurance through California employers. The company serves approximately 12 million individuals in the United States and companies with 37 million employees.

"We're pleased to be working with MetLife to develop a special long-term care policy that matches the needs of the employer, the employees and the employees' extended family, particularly their parents and parents-in-law," said Chavez. "Employers have a real stake in informing their employees about long-term care issues, options and opportunities."

The CPLTC provides Californians with affordable, quality, long-term care insurance protection. CPLTC-certified polices are designed to help protect the financial independence of Californians who need long-term care services and are the only policies sold in California that contain a special "lifetime asset protection" feature. This feature assures that Californians will not be forced to spend everything they have worked for on long-term care. The asset protection feature enables Californians to purchase a policy with coverage equal to the amount of assets they wish to protect with the assurance that these assets are protected for life no matter what their long-term care needs may be. Without a Partnership-certified policy, Californians can only achieve lifetime asset protection by purchasing lifetime or unlimited long-term care insurance coverage, something many Californians may not be able to afford.

"MetLife is honored to be selected to design a CPLTC-endorsed, long-term care insurance program for California employers," said Joyce Ruddock, vice president of MetLife's Long-Term Care. "The State of California is helping to lead the way in developing innovative solutions that rely on the public and private sectors working together to address the need to finance long-term care costs. We look forward to working with the state to address this challenge as well as to help employers manage costs associated with lost productivity."

Consumers and insurance agents wanting more information about MetLife, can visit the Web site at http://www.metlife.com/.

For more information about the CPLTC, consumers can call 1-800-CARE-445 or visit its Web site at http://www.dhs.ca.gov/cpltc.